



Order Filed on April 16, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.
Formed in the State of Florida
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Attorney for Creditor

In re:

Carl Gaynor
aka Carl Ellis Gaynor, Jr.

Debtor.

Chapter: 13

Case No.: 19-24097-MBK

Hearing Date: April 14, 2020

Judge: Michael B. Kaplan

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: April 16, 2020

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Carl Gaynor
Case No.: 19-24097-MBK
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay ("Motion") filed by Toyota Motor Credit Corporation ("Creditor"), and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby stipulated and agreed to that:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant's interest in the following property: **2016 Toyota Camry; VIN: 4T1BF1FK5GU506220** ("Property") provided that the Debtor complies with the following:

- a. Beginning with the April 24, 2020 payment, the Debtor shall cure the post-petition arrearage amount of \$1,539.00 by making six (6) monthly payments of \$256.50 on or before the 24th day of each consecutive month; and
- b. The Debtor shall continue making regular monthly payments in the amount of \$539.00 as they become due beginning with the April 24, 2020 payment and continuing on thereafter.

2. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraph and/or if the Debtor fails to make any payment due to Movant under the Chapter 13 Plan.

3. If the Debtor fails to cure the default within thirty (30) days from the date of default, Movant may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the Property.

4. Movant is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:



Edward Hanratty, Esq.
80 Court St.
Freehold, NJ 07728

/s/Gavin N. Stewart

Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Carl Gaynor
Debtor

Case No. 19-24097-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2020.

db Carl Gaynor, 1109 Hope Rd, Tinton Falls, NJ 07712-3125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough on behalf of Creditor Lakeview Loan Servicing, LLC DMcDonough@flwlaw.com
Edward Hanratty on behalf of Debtor Carl Gaynor
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation
heather.anderson@law.dol.lps.state.nj.us
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8